

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Simmons  
Keisha Simmons  
Debtors

Case No. 19-01991-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 21, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ James Simmons, Keisha Simmons, 389 Rolling Hills Drive, East Stroudsburg, PA 18302-6715
cr	+ CCP PROPERTY OWNERS ASSOCIATION SOUTH, C/O Gregory D. Malaska, Esq., Young & Haros, LLC, 802 Main St., Stroudsburg, pa 18360-1602
cr	+ Wilmington Savings Fund Society, FSB, not in its i, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5195885	Ars Account Resolution, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323
5195887	+ CCP Property Owners Association South, 331 Inverness Drive, East Stroudsburg, PA 18302-6684
5195889	Fay Servicing, PO BOX 61903, Dallas, TX 75261
5195890	+ Islandfcu, 120 Motor Parkway, Hauppauge, NY 11788-5107
5332488	+ KMB Plumbing & Electrical, 223 Truss Road, Stroudsburg, Pennsylvania 18360-7377
5242073	+ Michael A. Gaul, King, Spry, Herman, Freund & Faul, LLC, One West Broad Street, Suite 700, Bethlehem, PA 18018-5783
5195891	+ Middle Smithfield Township, 147 Municipal Drive, East Stroudsburg, PA 18302-9519
5195893	+ New York Department of Taxation and Finance, Civil Enforcement Central Office, W.A. Harriman Campus, Albany, NY 12227-0001
5198783	New York State Department of Taxation & Finan, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
5195894	+ Pennsylvania Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041
5242074	+ Township of Middle Smithfield, Michael A Gaul, Esquire (Twp Solicitor), King, Spry, Herman, Freund & Faul, LLC, One West Broad Street, Suite 700, Bethlehem, PA 18018-5783
5223779	+ WILMINGTON SAVINGS FUND SOCIETY, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5395816	Wilmington Savings Fund Society, PO Box 814609, Dallas, TX 75381-4609
5395817	Wilmington Savings Fund Society, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society, PO Box 814609 Dallas, TX 75381-4609

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 21 2022 22:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: RASEBN@raslg.com	Oct 21 2022 18:47:00	Wilmington Savings Fund Society dba Christiana Tru, RAS Crane, LLC, 10700 Abbott/Bridge s Road, Suite 170, Duluth, GA 30097-8461
5219523	EDI: ATLASACQU	Oct 21 2022 22:48:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5195886	Email/Text: paymentprocessing@avanteusa.com	Oct 21 2022 18:47:00	Avante, 3600 S. Gessner Rd, Suite 225, Houston, TX 77063
5195888	EDI: CAPITALONE.COM	Oct 21 2022 22:48:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
5224414	+ EDI: CITICORP.COM	Oct 21 2022 22:48:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5197448	Email/Text: bankruptcytn@wakeassoc.com	Oct 21 2022 18:47:00	EMERGENCY PHYSICIANS ASSOCIATES OF PA, WAKEFIELD AND ASSOCIATES, PO BOX

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			50250, KNOXVILLE, TN 37950-0250
5218621	^ MEBN	Oct 21 2022 18:47:37	Emergency Physician Associates of PA, PC, PO Box 1123, Minneapolis, MN 55440-1123
5203064	Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2022 18:53:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5195892	+ Email/Text: jbenner@nepafcu.org	Oct 21 2022 18:48:00	Ne Pa Community Fcu, 337 Clay Ave, Stroudsburg, PA 18360-1288
5305768	EDI: PRA.COM	Oct 21 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5305769	EDI: PRA.COM	Oct 21 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5224198	EDI: PRA.COM	Oct 21 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5224001	+ Email/Text: bncmail@w-legal.com	Oct 21 2022 18:48:00	Pallino Asset Management, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5199244	EDI: PENNDEPTREV	Oct 21 2022 22:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5199244	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 21 2022 18:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5244894	EDI: Q3G.COM	Oct 21 2022 22:48:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5220243	EDI: Q3G.COM	Oct 21 2022 22:48:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5244895	+ EDI: Q3G.COM	Oct 21 2022 22:48:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5195895	+ EDI: CITICORP.COM	Oct 21 2022 22:48:00	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
5220460	EDI: AIS.COM	Oct 21 2022 22:48:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5195896	Email/Text: bankruptcytn@wakeassoc.com	Oct 21 2022 18:47:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909
5195897	+ EDI: BLUESTEM	Oct 21 2022 22:48:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5198334	+ Email/Text: RASEBN@raslg.com	Oct 21 2022 18:47:00	Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:**

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT Loan Trust I afogle@rascrane.com
Brian C Nicholas	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT Loan Trust I bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of NYMT Loan Trust I bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Gregory David Malaska	on behalf of Creditor CCP PROPERTY OWNERS ASSOCIATION SOUTH gmalaska@eastpennlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT Loan Trust I bkgroup@kmlawgroup.com
Jim Peavler	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us RA-occbankruptcy6@state.pa.us
Kevin Buttery	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT Loan Trust I kbuttery@rascrane.com
Patrick James Best	on behalf of Debtor 2 Keisha Simmons patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Patrick James Best	on behalf of Debtor 1 James Simmons patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1

James Simmons

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4620

EIN --

Debtor 2

Keisha Simmons

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2760

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-01991-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Simmons

Keisha Simmons  
fka Keisha Hoskins-Simmons**By the  
court:**10/21/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**